Case 09-00167 Doc 1 Filed 01/06/09 Entered 01/06/09 10:59:00 Desc Main Document Page 1 of 53

B1 (Official Form 1)(1/08)				oaiiioiii		.go <u> </u>					
	United S Nor			ruptcy of Illino					Vol	untary	Petition
Name of Debtor (if individual, enter Last, First, Middle):  Murdock, Aaron M.						of Joint Do I <b>rdock, D</b>	ebtor (Spouse <b>)ana M.</b>	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the a			3 years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-2105  Street Address of Debtor (No. and Street, City, and State):				(if mor	re than one, s	state all) <b>6</b> f Joint Debtor		1 2		./Complete EIN	
2735 W. 83rd Place Chicago, IL						icago, IL					
			_	ZIP Code		<b></b>					ZIP Code
County of Residence or of the	Principal Place of	f Business		60652	Count	v of Reside	ence or of the	Principal Pl	ace of Busi	ness.	60652
Cook	Timerpar riace of	Dusiness.			Co	•	ince or or the	1 meipai i i	acc of Busi	11035.	
Mailing Address of Debtor (if	different from stre	eet address)	):		Mailiı	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):	
			_	ZIP Code							ZIP Code
I and a of Deinsing I Access of	C Desires - Deleter										
Location of Principal Assets of (if different from street address											
Type of Debto				of Business			-	-		Under Whic	h
(Form of Organization) (Check one box		П Ноо!ы	(Check h Care Bu	one box)				Petition is F	iled (Check	one box)	
				smess eal Estate as	defined	☐ Chapt		□с	hapter 15 P	etition for Re	ecognition
Individual (includes Joint I See Exhibit D on page 2 of		in 11	U.S.C. §	101 (51B)		☐ Chapter 11 of a Foreign Main Proceeding					
☐ Corporation (includes LLC	•	Stock				Chapter 12 Chapter 15 Petition for Re					
☐ Partnership	and EET )		nodity Bro	oker		Chapter 13 of a Foreign Nonmain Proceeding			ceeding		
☐ Other (If debtor is not one of	the above entities,	☐ Cleari						Natur	e of Debts		
check this box and state type of	f entity below.)			mpt Entity	,	(Check one box)					
		☐ Debto	(Check box or is a tax- Title 26 o	, if applicable exempt orgof the Unite nal Revenue	e) anization d States	ates "incurred by an individual primarily for					
Fili	ng Fee (Check on	e box)			Check	one box:		Chapter 11	Debtors		
■ Full Filing Fee attached						Debtor is	a small busin			-	
Filing Fee to be paid in ins attach signed application for is unable to pay fee except	or the court's cons	ideration co	ertifying t	hat the debt	tor Check	if: Debtor's		ncontingent l	iquidated d	ebts (excludi	C. § 101(51D).
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Acceptan	being filed w ces of the pla creditors, in	n were solici	ited prepetit	tion from one	or more	
Statistical/Administrative Inf	formation						, m			FOR COURT U	
■ Debtor estimates that funds											
Debtor estimates that, after there will be no funds avail	any exempt propolable for distribution	erty is excl on to unsec	luded and cured cred	administrat litors.	ive expens	es paid,					
Estimated Number of Creditors	s							1			
1- 50- 100- 49 99 199	200-	1,000-	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets  Story S50,001 to S50,001 to S50,000 S100,000 S500,000 S50	001 to \$500,001 5 000 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabilities	001 to \$500,001 5 000 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

B1 (Official Forn	Case 09-00167 Doc 1 Filed 01/06/0 Document		59:00 Desc Main	
Voluntary		Name of Debtor(s):		
•	t be completed and filed in every case)	Murdock, Aaron M. Murdock, Dana M.		
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach ad	ditional sheet)	
Location Where Filed:	Northern District of Illinois, Eastern Division	Case Number: 05B 26942-Chapter 13	Date Filed: <b>7/07/05</b>	
Location Where Filed:		Case Number:	Date Filed:	
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)	
Name of Debto	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A		hibit B whose debts are primarily consumer debts.)	
forms 10K as pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	have informed the petitioner that [he of 12, or 13 of title 11, United States Coo		
Exhibit  If this is a joi	leted by every individual debtor. If a joint petition is filed, ead D completed and signed by the debtor is attached and made	a part of this petition.	a separate Exhibit D.)	
Exhibit	•	ng the Debtor - Venue		
		pplicable box)		
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	a longer part of such 180 days than i	n any other District.	
	There is a bankruptcy case concerning debtor's affiliate, g			
	Debtor is a debtor in a foreign proceeding and has its prin this District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or t sought in this District.	s in the United States but is a defenda he interests of the parties will be serve	int in an action or ed in regard to the relief	
	Certification by a Debtor Who Resid	es as a Tenant of Residential Prope plicable boxes)	rty	
_	Landlord has a judgment against the debtor for possession	· · · · · · · · · · · · · · · · · · ·	, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	here are circumstances under which to for possession, after the judgment for	he debtor would be permitted to cure possession was entered, and	
	Debtor has included in this petition the deposit with the cafter the filing of the petition.		:	
1 -	□ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

on behalf of the debtor.

States Code, specified in this petition.

Signature of Authorized Individual

Title of Authorized Individual

Date

Printed Name of Authorized Individual

The debtor requests relief in accordance with the chapter of title 11, United

Names and Social-Security numbers of all other individuals who prepared or

assisted in preparing this document unless the bankruptcy petition preparer is

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

conforming to the appropriate official form for each person.

not an individual:

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B 1D(Official Form 1, Exhibit D) (12/08)

#### United States Bankruptcy Court Northern District of Illinois

In re	Aaron M. Murdock Dana M. Murdock		Case No.	
		Debtor(s)	Chapter	13
			•	

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:  Aaron M. Murdock
Date: 1609

### Case 09-00167 Doc 1 Filed 01/06/09 Entered 01/06/09 10:59:00 Desc Main Document Page 6 of 53

B 1D(Official Form 1, Exhibit D) (12/08)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Aaron M. Murdock Dana M. Murdock		Case No.	
		Debtor(s)	Chapter	13

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Dana M. Murdock
Date: 1609

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B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Aaron M. Murdock,		Case No		
	Dana M. Murdock				
		Debtors	Chapter	13	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	195,000.00		
B - Personal Property	Yes	3	129,838.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		191,354.08	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		32,281.50	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		107,839.20	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,164.49
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,664.49
Total Number of Sheets of ALL Schedu	ıles	24			
	T	otal Assets	324,838.00		
			Total Liabilities	331,474.78	

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Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Aaron M. Murdock,		Case No.	
	Dana M. Murdock			
_		Debtors	Chapter	13

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	32,281.50
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	11,086.86
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	43,368.36

#### State the following:

Average Income (from Schedule I, Line 16)	7,164.49
Average Expenses (from Schedule J, Line 18)	5,664.49
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	10,820.00

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	32,281.50	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		107,839.20
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		107,839.20

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B6A (Official Form 6A) (12/07)

In re	Aaron M. Murdock,	Case No.
	Dana M. Murdock	

Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.** 

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

single family home located at 2735 W. 83rd Place in Chicago, IL	joint owners	J	195,000.00	184,362.13
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 195,000.00 (Total of this page)

195,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Aaron M. Murdock,	Case No.
	Dana M. Murdock	

Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		king and savings accounts at Washington al Bank	J	238.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	misc	ellaneous household goods and furnishings	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	nece	ssary clothing and wearing apparel	J	1,500.00
7.	Furs and jewelry.	wedo	ding rings	J	600.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tot	al > <b>4,338.00</b>

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Aaron M. Murdock,
	Dana M. Murdock

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	ann	uity pension fund	Н	113,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			T)	Sub-Total of this page)	al > 113,000.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Aaron M. Murdock
	Dana M. Murdock

Case No.		

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	2003	Nissan Altima	J	5,000.00
	other vehicles and accessories.	2003	GMC Envoy	J	7,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

12,500.00

Total >

129,838.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Aaron M. Murdock,
	Dana M. Murdock

Case No.		

**Debtors** 

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Current Value of Property Without Deducting Exemption Value of Specify Law Providing Description of Property Claimed Each Exemption Exemption **Real Property** single family home located at 2735 W. 83rd 735 ILCS 5/12-901 30,000.00 195,000.00 Place in Chicago, IL Checking, Savings, or Other Financial Accounts, Certificates of Deposit checking and savings accounts at Washington 735 ILCS 5/12-1001(b) 238.00 238.00 Mutual Bank **Household Goods and Furnishings** miscellaneous household goods and 735 ILCS 5/12-1001(b) 2,000.00 2,000.00 furnishings **Wearing Apparel** necessary clothing and wearing apparel 735 ILCS 5/12-1001(a) 100% 1,500.00 **Furs and Jewelry** wedding rings 735 ILCS 5/12-1001(b) 600.00 600.00 Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans 735 ILCS 5/12-704 113,000.00 annuity pension fund 100%

735 ILCS 5/12-1001(c)

735 ILCS 5/12-1001(b)

Total: 152,338.00 317,338.00

4.800.00

200.00

Automobiles, Trucks, Trailers, and Other Vehicles

2003 Nissan Altima

5,000.00

Case 09-00167 Doc 1 Filed **EXEMPTOON SOLUTION** 10:59:00 Desc Main Each Debtor exempts from the property of the **Exempts** that the following property, although it should be noted that each debtor may not have property, or equity in property, sufficient to exhaust the following allowable State Exemptions:

a.	Residence or homestead of individual, includes farm lot & buildings, condominiums, personal property or cooperative. Can be owned or leased.	\$15,000 (includes proceeds of Sale for 1 yr: 5/12-906)	*735	ILCS 5/12-901
b.	Necessary wearing apparel, Bible, school book family pictures and prescribed health aids of debtor & depende	100% nts	735	ILCS 5/12-1001 (a), (e)
c.	Any personal property of debtor	\$4,000	735	ILCS 5/12-1001(b)
d.	One motor vehicle	\$2,400	735	ILCS 5/12-1001(c)
e.	Implements, books, and tools of trade	\$1,500	735	ILCS 5/12-1001(d)
f.	Proceeds and cash value of life insurance policies and annuity contracts payable to dependents of insured.	100%	735	ILCS 5/12-1001(f)
g.	Social Security benefits, unemployment compensation benefits, public assistance benefits, Veteran's benefits and disability and illness benefits.	100%	735	ILCS 5/12-1001(g) (1),(2)(3)
h.	Alimony, support or separate maintenance	Amount reasonably necessary to support debtor and dependents	735	ILCS 5/12-1001(g) (4)
i.	Pension and retirement benefits	100%	735	ILCS 5/12-1006(a)-(d)
j.	Crime victim's reparation law awards	100%	735	ILCS 5/12-1001(h)(1)
k.	Wrongful death payments resulting from death of person of whom debtor was dependent	Amount reasonably necessary to support debtor and dependents	735	ILCS 5/12-1001(h)(2)
ı.	Life insurance payments from policy insuring person of whom debtor was a dependent	Amount reasonably necessary to support debtor and dependents	735	ILCS 5/12-1001(h)(3)
m.	Payments on account of bodily injury of debtor or person of whom debtor was a dependent	\$15,000	735	ILCS 5/12-1001(h) (4)

NOTE: Proceeds from sale of exempt personal property are also exempt. Non-exempt property converted into exempt property in fraud of creditors is not exempt. Property acquired within 6 months of the filing of bankruptcy is presumed to have been acquired in contemplation of bankruptcy. The exemptions in 735 ILCS 5/12-1001(h) extend for 2 years after the debtor's right to receive the payments accrues and, as to property traceable therefrom, for 5 years after accrual. See 735 ILCS 5/12-1001.

n.	Specific partnership property	100% of partner's interest	805	ILCS	205/25
0.	Gross earnings or disposable earnings (disposable earnings are gross earnings less deductions required by law)	85% of gross earnings or disposable earnings equal to 40 times the federal minimum hourly wage per week, WHICHEVER IS GREATER	735	ILCS	5/12-803
p.	Proceeds & cash value of life or endowment insurance policy or annuity contract payable to insured spouse or dependent	100% (applies against creditors of insured)	215	ILCS	5 5/238
q.	Fraternal Benefit Society benefits	100%	215	ILCS	5/299.19
r.	Workmen's Compensation benefits	100%	820	ILCS	305/21
S.	Unemployment compensation benefits	100% (support claims excepted)	820	ILCS	405/1300
t.	Public Welfare benefits	100%	305	ILCS	5/11-3
u.	Property held in trust for debtor	100%	735	ILCS	5 5/2-1403
٧.	Wage garnishment	100%	735	ILCS	5/12-803 5/12-1001(b) 5/12-704
w.	Income earned or funds in possession of Chapter 13 trustee in event of conversion from Chapter 13 or dismissal of existing Chapter 13	e, 100%	735	ILCS	5/12/803
x.	Tax refund	100%	735	ILCS	5/12-1001( b )
y.	Residence held in tenancy by entireties	100%	735	ILCS	5/12-1112

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B6D (Official Form 6D) (12/07)

In re	Aaron M. Murdock,
	Dana M. Murdock

Case No.		

Debtors

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Н	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	N L Q U L D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			2003 GMC Envoy	Ī	A T E D			
Citizens Auto Finance One Citizens Drive Riverside, RI 02915-3000		J						
			Value \$ 7,500.00		Ш		6,991.95	0.00
Account No. <b>7380514836</b>	1		second mortgage					
Homecomings Financial Attn: Foreclosure Prevention 2711 N. Haskell Avenue, Ste. 900 Dallas, TX 75204		J	single family home located at 2735 W. 83rd Place in Chicago, IL					
			Value \$ 195,000.00				44,095.92	0.00
Account No.			second mortgage arrears					
Homecomings Financial Attn: Foreclosure Prevention 2711 N. Haskell Avenue, Ste. 900 Dallas, TX 75204		J	single family home located at 2735 W. 83rd Place in Chicago, IL					
			Value \$ 195,000.00				5,312.24	0.00
Account No. 0255451064  Wells Fargo Home Mortgage* Attn: Bankruptcy Mail MAC# X7801-014, 3476 Stateview Blvd Fort Mill, SC 29715		J	first mortgage single family home located at 2735 W. 83rd Place in Chicago, IL					
	L		Value \$ 195,000.00	1			131,672.71	0.00
_1 continuation sheets attached			(Total of	Sub this			188,072.82	0.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Aaron M. Murdock,		Case No.	
	Dana M. Murdock			
_		Debtors	,	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

				_				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C A H	NATURE OF LIEN, AND DESCRIPTION AND VALUE	CONTINGENT	DZLLQULD4	SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.	T	T	first mortgage arrears	7	A T E D			
Wells Fargo Home Mortgage* Attn: Bankruptcy Mail MAC# X7801-014, 3476 Stateview Blvd Fort Mill, SC 29715		J	single family home located at 2735 W. 83rd Place in Chicago, IL	_	D			
			Value \$ 195,000.00				3,281.26	0.00
Account No.								
Account No.	╀	╀	Value \$	+	_	_		
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Sheet 1 of 1 continuation sheets atta	che	d t	O .	Sub			3,281.26	0.00
Schedule of Creditors Holding Secured Claim		-	(Total of	this	pag	e)	3,201.20	0.00
			(Report on Summary of S		Γota dule		191,354.08	0.00

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B6E (Official Form 6E) (12/07)

In re	Aaron M. Murdock,	Case No.
	Dana M. Murdock	

Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the

column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column lab "Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Subtotals" on each sheet.
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. $\S$ 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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 $B6E\ (Official\ Form\ 6E)\ (12/07)$  - Cont.

In re	Aaron M. Murdock,		Case No.	
	Dana M. Murdock			
-		Debtors		

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS LIQUIDATED Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2006 & 2007 Taxes Account No. I.R.S.\* 0.00 P.O. Box 21125 Philadelphia, PA 19114 J 32,281.50 32,281.50 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 32,281.50 32,281.50 0.00 (Report on Summary of Schedules) 32,281.50 32,281.50

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B6F (Official Form 6F) (12/07)

In re	Aaron M. Murdock,		Case No	
	Dana M. Murdock			
		Debtors		

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	T	Husb	pand, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H \	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	UNLIGUIDA	T	AMOUNT OF CLAIM
Account No. 3728-855251-11005					7	D A T E D		
American Express c/o NCO Financial Systems Inc. P.O. Box 15773 Wilmington, DE 19850-5773			J					6,088.11
Account No.		t			$\dagger$			
American General Finance 20 N. Clark, Ste. 260 Chicago, IL 60602			J					3,533.34
Account No. <b>4227-0930-2715-3174</b>		$^{+}$	$\dashv$		+		-	0,000.01
Applied Bank* P.O. Box 310711 Boca Raton, FL 33431-0711			J					1,679.55
Account No. <b>4227-0931-5716-0783</b>		$^{+}$	+		+	+	+	1,010.00
Applied Bank* P.O. Box 310711 Boca Raton, FL 33431-0711			J					699.93
<b>9</b> continuation sheets attached	•			(Total of	Sub			12,000.93

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B6F (Official Form 6F) (12/07) - Cont.

In re	Aaron M. Murdock,	Case No
	Dana M. Murdock	

#### Debtors

					_	_	_
CREDITOR'S NAME,		Ηι	sband, Wife, Joint, or Community	18	U N L	D	
MAILING ADDRESS	CODEBTOR	Н	DATE CLAIM WAS INCLIDED AND	C O N T	ΙË	SPUTE	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	11	ΙQ	Įυ	
AND ACCOUNT NUMBER	I	C	IS SUBJECT TO SETOFF, SO STATE.	I N	ΙÜ	ΙĒ	AMOUNT OF CLAIM
(See instructions above.)	Ř	۲	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	N G E N T	D	D	
Account No.				٦	T	D	
				$\vdash$	₽	╁	4
B-Real, LLC		١.					
2101 Fourth Ave.		J					
Ste. 1030							
Seattle, WA 98121							
							3,743.87
Account No. 003000001186264	t	T		$\top$	T	T	
	1						
Bachrach							
P.O. Box CN1003		J					
Totowa, NJ 07511-1003							
							222.77
Account No.	t	T		+	T	t	
	1						
Bank of America*							
P.O. Box 15026		J					
Wilmington, DE 19886-5726							
							4,702.60
Account No.	t	t		+	t	t	
	1						
Capital One Auto Finance							
3905 Dallas Parkway		J					
Plano, TX 75093-7892							
							Unknown
Account No.	t	T	Ascension Capital Group, Inc.*	+	+	T	
	1		P.O. Box 201347				
Representing:			Arlington, TX 76006				
					1		
Capital One Auto Finance							
					1		
Charten 1 of 0 short-starked to Col. 1.1. C					<u></u>	1	
Sheet no. 1 of 9 sheets attached to Schedule of				Sub			8,669.24
Creditors Holding Unsecured Nonpriority Claims			(Total of	unis	paş	ge)	1

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B6F (Official Form 6F) (12/07) - Cont.

In re	Aaron M. Murdock,	Case No
	Dana M. Murdock	

#### Debtors

CDEDITODIS NAME	С	Н	usband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	CONSIDERATION FOR CLAIM. IF CLAIM	O	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No.				٦			
Capital One Bank* P.O. Box 30285 Salt Lake City, UT 84130-0285		J			D		3,759.39
Account No. 0262	1						0,700.00
Carson Pirie Scott* Retail Services P.O. Box 15521 Wilmington, DE 19850-5521		J					
Account No. <b>7214</b>	1			+			4,345.32
Chase Bank* Cardmember Services P.O. Box 15298 Wilmington, DE 19850-5298		J					415.58
Account No. 1231	+						
Cingular Wireless P.O. Box 806055 Chicago, IL 60680-6055		J					824.98
Account No. 1989	+	+		+	$\vdash$		024.30
Citi Cards* P.O. Box 142319 Irving, TX 75014-2319		J					1,412.78
Sheet no. <b>2</b> of <b>9</b> sheets attached to Schedule of	<u> </u>	1_		 Sub	tot	1	.,20
Creditors Holding Unsecured Nonpriority Claims	L		(Total of				10,758.05

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B6F (Official Form 6F) (12/07) - Cont.

In re	Aaron M. Murdock,	Case No	
	Dana M. Murdock	,	

#### Debtors

OPENITODIS NAME	С	Н	usband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	OZHLZGEZ	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No. 6035-3201-1758-1346/F29900574				٦Ÿ			
Citibank (South Dakota), N.A. c/o Northland Group Inc. P.O. Box 390905 Minneapolis, MN 55439		J			D		350.92
Account No. 4447-9621-1247-5102	$\dagger$						
Credit One Bank* P.O. Box 98873 Las Vegas, NV 89193		J					
	┸						714.61
Account No. 4447-9621-1805-6880  Credit One Bank* P.O. Box 98873 Las Vegas, NV 89193		J					1,184.27
Account No.	+	$\vdash$				$\vdash$	,,,,,,,,,,
ECast Settlement Corp P.O. Box 35480 Newark, NJ 07193		J					4 427 09
Account No.	-			+		-	1,427.98
ECast Settlement Corp P.O. Box 35480 Newark, NJ 07193		J					548.96
Sheet no. <b>3</b> of <b>9</b> sheets attached to Schedule of		<u> </u>	1	Sub	tota	<u>l</u> ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				4,226.74

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In re	Aaron M. Murdock,	Case No
_	Dana M. Murdock	

	_							
CREDITOR'S NAME,	Ç	F	Hus	sband, Wife, Joint, or Community	Ç	Ų	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	١	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.	l				Ι΄	Ė		
ECast Settlement Corp P.O. Box 35480 Newark, NJ 07193			J					2,449.90
Account No.	┢	$\dagger$	$\dashv$		T			
ECast Settlement Corp P.O. Box 35480 Newark, NJ 07193			J					
								396.65
Account No. <b>9934.55</b>		T	1					
Educational Credit Management Corp. 4001 Office Court Drive, Bldg 700 Santa Fe, NM 87505			J					
								0.00
Account No. 7302-8555-6591-3875  Exxon/Mobile (Citibank SD N.A.)  Credit Card Center P.O. Box 688940  Des Moines, IA 50368-8940			J					1,151.61
Account No. <b>7511 &amp; 2364</b>		t			T			
GE Money Bank* Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076			J					2,943.85
Sheet no. 4 of 9 sheets attached to Schedule of	-	•			Sub	tota	1	6.042.04
Creditors Holding Unsecured Nonpriority Claims				(Total of t	his	pas	re)	6,942.01

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B6F (Official Form 6F) (12/07) - Cont.

In re	Aaron M. Murdock,	Case No.
	Dana M. Murdock	

#### Debtors

CREDITOR'S NAME,	CO		sband, Wife, Joint, or Community	C O N T	U N	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGENT	LIQUIDA	D I S P U T E D	AMOU	JNT OF CLAIM
Account No. 0002			student loans		E			
Great Lakes Higher Education 2401 International Lane Madison, WI 53704		J						11,086.86
Account No.	t		I.R.S.*	$\dagger$	T	T		
Representing: Great Lakes Higher Education			P.O. Box 21125 Philadelphia, PA 19114					
Account No.			ISAC	T	T	T		
Representing: Great Lakes Higher Education			1755 Lake Cook Rd. Deerfield, IL 60015-5209					
Account No.			U.S. Dept. of Education*	T	T	Т		
Representing: Great Lakes Higher Education			Direct Loan Servicing Center P.O. Box 5609 Greenville, TX 75403-5609					
Account No. 1346				T	T	T		
Home Depot* P.O. Box 689100 Des Moines, IA 50368-9100		J						289.62
Sheet no5 _ of _9 _ sheets attached to Schedule of	-			Sub	tota	ıl		11 276 40
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pas	ge)		11,376.48

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B6F (Official Form 6F) (12/07) - Cont.

In re	Aaron M. Murdock,	Case No.
	Dana M. Murdock	

#### Debtors

CDEDITOD'S NAME	Ç	F	usband, Wife, Joint, or Community	Ç	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. 5155-9700-3468-2456	C O D E B T O R	F V J	CONSIDERATION FOR CLAIM. IF CLAIM	COZHLZGEZH	UNLLQULDATE	ISPUTED	AMOUNT OF CLAIM
Household Bank* HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084		J			ם		390.35
Account No. 2406  Juniper* Card Services P.O. Box 8801 Wilmington, DE 19899-8801		J					3,882.25
Account No.  Kohl's* P.O. Box 3043 Milwaukee, WI 53201-3043		J					378.85
Account No. 9-527  Marshall Fields/Macy's P.O. Box 689195 Des Moines, IA 50368-9195		J					1,135.55
Account No. 035757222-A2  Masseys 128 W. River Street Chippewa Falls, WI 54729		J					102.13
Sheet no. <b>6</b> of <b>9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total		ota pag		5,889.13

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B6F (Official Form 6F) (12/07) - Cont.

In re	Aaron M. Murdock,	Case No.
	Dana M. Murdock	

CREDITOR'S NAME,	C	H	Hus	band, Wife, Joint, or Community	Č	U	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	F V J	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DATED	DISPUTED	AMOU	NT OF CLAIM
Account No. 4120-6140-3714-7753	1				1'	Ę			
Merrick Bank* Attn: Bankruptcy Dept. P.O. Box 9201 Old Bethpage, NY 11804		J	J			ט			1,562.33
Account No. 5120-2550-1232-0671		T				T	T		
Orchard Bank* HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084		J	J						490.75
	┸	ļ				ot	$\perp$		490.75
Account No.  Resurgent Capital Services P.O. Box 19111 Greenville, SC 29602-9111		J	J						14,574.72
Account No.		T				Г	T		
Rogers & Hollands* P.O. Box 879 Matteson, IL 60443		J	J						2,111.76
Account No.	╁	+	$\dashv$		+	$\vdash$	+		
Rogers & Hollands* P.O. Box 879 Matteson, IL 60443		J	J						673.22
Sheet no. <b>7</b> of <b>9</b> sheets attached to Schedule of				,	Sub	tota	ıl		40 440 70
Creditors Holding Unsecured Nonpriority Claims				(Total of	his	pas	ge)	1	19,412.78

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B6F (Official Form 6F) (12/07) - Cont.

In re	Aaron M. Murdock,	Case No.	
	Dana M. Murdock		

#### Debtors

CREDITOR'S NAME,	Č	ŀ	Hus	band, Wife, Joint, or Community	Ğ	Ü	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H \	H W C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.					Ι'	Ė		
Roundup Funding, LLC MS550 P.O. Box 91121 Seattle, WA 98111-9221			J			D		177.36
Account No.		T						
Roundup Funding, LLC MS550 P.O. Box 91121 Seattle, WA 98111-9221			J					
								2,979.63
Account No.	T	t	1					
Roundup Funding, LLC MS550 P.O. Box 91121 Seattle, WA 98111-9221			J					4,212.90
Account No. <b>8-989</b>	H	t	+					
Sears Card* P.O. Box 6283 Sioux Falls, SD 57117-6283			J					4,643.68
Account No.	$\vdash$	+	$\dashv$		$\vdash$	$\vdash$	$\vdash$	,
Specialized Management Consultants			J					715.24
Sheet no. <b>8</b> of <b>9</b> sheets attached to Schedule of		_			Subi	tote	1	
Creditors Holding Unsecured Nonpriority Claims				(Total of t				12,728.81

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B6F (Official Form 6F) (12/07) - Cont.

In re	Aaron M. Murdock,	Case No.
	Dana M. Murdock	

#### Debtors

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	ç	U	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	U	ΙE	AMOUNT OF CLAIM
Account No. <b>5259-8300-1077-7842</b>	T			\rac{\rac{\rac{\rac{\rac{\rac{\rac{	D A T E D		
Tribute Card* P.O. Box 105555 Atlanta, GA 30348-5555		J			D		592.51
Account No. <b>87008656-00</b>	╀			┝	-	+	392.31
US Cash IL, LLC D/B/A The Loan Machine 1909 87th Ave. Chicago, IL 60620		J					
							14,343.89
Account No. 1346	-						
Walmart/GEMB* Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076		J					
A AV							289.62
Account No.  Wells Fargo Financial* P.O. Box 5943 Sioux Falls, SD 57117-5943		J					609.01
Account No.	-					$\frac{1}{1}$	
Sheet no. <b>9</b> of <b>9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of t	Sub his			15,835.03
creation from general and from priority Chains			(Report on Summary of Sc	7	Γota	al	107,839.20

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B6G (Official Form 6G) (12/07)

In re Aaron M. Murdock, Case No. \_\_\_\_\_

Dana M. Murdock

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-00167 Doc 1 Filed 01/06/09 Entered 01/06/09 10:59:00 Desc Main Document Page 31 of 53

B6H (Official Form 6H) (12/07)

In re	Aaron M. Murdock,	Case No.
	Dana M. Murdock	

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Aaron M. Murdock Dana M. Murdock		Case No.	
		Debtor(s)	•	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR AND S	POUSE		
Married	RELATIONSHIP(S): Son Daughter	AGE(S): 13 17	•		
Employment:	DEBTOR		SPOUSE		
Occupation	Paramedic	5 years			
Name of Employer	Chicago Fire Dept. & Ambulance	Chicago Pub	lic Schools		
How long employed	19 years				
Address of Employer	138 S. Clinton St. Chicago, IL 60607	Chicago, IL 6	60652		
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary	y, and commissions (Prorate if not paid monthly)	\$ _	8,220.00	\$	2,600.00
2. Estimate monthly overtime		\$ _	0.00	\$	0.00
3. SUBTOTAL		\$_	8,220.00	\$	2,600.00
4. LESS PAYROLL DEDUC		ф.	4 000 50	Ф	200.00
a. Payroll taxes and socia	al security	\$ -	1,323.56	\$ <u></u>	888.33
b. Insurance		\$ <u>_</u>	219.88 57.00	\$ <u> </u>	0.00
<ul><li>c. Union dues</li><li>d. Other (Specify):</li></ul>	Pension	φ <u>-</u>	750.08	\$ —	0.00
d. Other (Specify).	Dental/Health Flex Spending	 \$	416.66	\$	0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$_	2,767.18	\$	888.33
6. TOTAL NET MONTHLY	ГАКЕ НОМЕ РАҮ	\$_	5,452.82	\$	1,711.67
7. Regular income from operation	tion of business or profession or farm (Attach detailed sta	tement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$_	0.00	\$	0.00
dependents listed above	support payments payable to the debtor for the debtor's us	se or that of	0.00	\$	0.00
11. Social security or governm (Specify):	nent assistance	\$_	0.00	\$	0.00
		\$	0.00	\$	0.00
<ul><li>12. Pension or retirement inco</li><li>13. Other monthly income</li></ul>	ome	\$ _	0.00	\$	0.00
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	0.00	\$	0.00
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$_	5,452.82	\$	1,711.67
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from lin	e 15)	\$	7,164.	.49

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Aaron M. Murdock			
In re	Dana M. Murdock		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

1. Rent or home mortgage payment (include lot re			\$	2,109.11
a. Are real estate taxes included?	Yes <b>X</b>	No		
b. Is property insurance included?	Yes <b>X</b>	No	Φ.	275.00
2. Utilities: a. Electricity and heating fuel			\$	375.00 90.00
<ul><li>b. Water and sewer</li><li>c. Telephone</li></ul>			\$	180.00
d. Other			\$ <del></del>	0.00
3. Home maintenance (repairs and upkeep)			-	100.00
4. Food			\$ <del></del>	675.00
5. Clothing			\$	120.00
6. Laundry and dry cleaning			\$	95.00
7. Medical and dental expenses			\$	110.00
8. Transportation (not including car payments)			\$	360.00
9. Recreation, clubs and entertainment, newspaper	rs, magazines, etc.		\$	95.7 <sup>2</sup>
10. Charitable contributions			\$	650.00
11. Insurance (not deducted from wages or include	ed in home mortgage pay	yments)		0.0
a. Homeowner's or renter's			\$	0.0
b. Life			\$	0.0
c. Health d. Auto			\$	229.6
e. Other			\$	0.0
12. Taxes (not deducted from wages or included in	n home mortgage navme	nts)	_ Ψ	
(Specify)	ii nome mortgage payme	11.5)	\$	0.0
13. Installment payments: (In chapter 11, 12, and	13 cases, do not list payr	ments to be included in the		
plan)	F) -			
a. Auto			\$	0.0
b. Other See Detailed Expens			\$	475.0
14. Alimony, maintenance, and support paid to oth			\$	0.0
15. Payments for support of additional dependents			\$	0.0
16. Regular expenses from operation of business,	•	ch detailed statement)	\$	0.0
17. Other			_ \$	0.0
Other			_	0.0
18. AVERAGE MONTHLY EXPENSES (Total l	ines 1-17. Report also or	n Summary of Schedules	and, \$	5,664.4
if applicable, on the Statistical Summary of Certai			,	•
19. Describe any increase or decrease in expenditu			nr	
following the filing of this document:	, 1	·		
20. STATEMENT OF MONTHLY NET INCOM	Έ			
a. Average monthly income from Line 15 of Sch	nedule I		\$	7,164.4
b. Average monthly expenses from Line 18 above	ve		\$	5,664.4
c. Monthly net income (a. minus b.)			\$	1,500.0

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B6J (Official Form 6J) (12/07)

Aaron M. Murdock
In re Dana M. Murdock

Case No.	

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

#### **Other Installment Payments:**

Auto Maintenance	 100.00
Lunches & Outside Meals	\$ 100.00
school expenses	\$ 200.00
personal grooming	\$ 75.00
Total Other Installment Payments	\$ 475.00

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Document

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B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Aaron M. Murdock Dana M. Murdock		Case No	
		Debtor(s)	Chapter	13

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	26	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.				
Date _		1/6/09	Signature	Aaron M. Murdock Debtor		
Date _		1669	Signature	Dana M. Murdock  Joint Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### **United States Bankruptcy Court Northern District of Illinois**

	Aaron M. Murdock			
In re	Dana M. Murdock		Case No.	
		Debtor(s)	Chapter	13
			-	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$127,485.12 2008 year to date income \$130,977.00 2007 income \$137,582.00 2006 income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Melvin J. Kaplan & Associates P.C. 55 E. Jackson Blvd. Suite 650 Chicago, IL 60604

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$274.00

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None Li

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

6

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

None

**ADDRESS** 

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NATURE OF INTEREST NAME AND ADDRESS PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE TITLE NAME AND ADDRESS OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS

AMOUNT OF MONEY OF RECIPIENT, DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

NAME OF PENSION FUND

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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Document

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# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	nder penalty of perjury that I have related and correct.	ead the answers contained in the foregoing statement of financial affairs and any attachments thereto
Date	116109	Signature Aaron M. Murdock
Date	16/09	Signature  Debtor  Mun Clock  Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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# Document Page 44 of 53 United States Bankruptcy Court Northern District of Illinois

In m	Aaron M. Murdock  Dana M. Murdock		Case No.			
In re	Dalla W. Wuldock	Debtor(s)	Chapter	13		
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR DI	EBTOR(S)		
	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that impensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		<b>\$</b>	3,500.00		
	Prior to the filing of this statement I have received		<b>\$</b>	1,000.00		
	Balance Due		\$ <u></u>	2,500.00		
2.	\$ 274.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	Debtor Other (specify):					
1.	The source of compensation to be paid to me is:					
	Debtor Other (specify):					
5.	I have not agreed to share the above-disclosed compen	sation with any other person	unless they are men	nbers and associates of my law firm.		
	I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name	on with a person or persons s of the people sharing in th	who are not member e compensation is att	s or associates of my law firm. A ached.		
6.	In return for the above-disclosed fee, I have agreed to rend a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statem c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed]	ng advice to the debtor in de nent of affairs and plan whic	termining whether to h may be required;	file a petition in bankruptcy;		
7.	By agreement with the debtor(s), the above-disclosed fee d	loes not include the following	ng service:			
		CERTIFICATION		•		
this	I certify that the foregoing is a complete statement of any a bankruptcy proceeding.	agreement or arrangement for	r payment to me for	representation of the debtor(s) in		
	1/ a	- milu		han		
Date	ed:		n, Bennett A. Kahr			
		Melvin J. Kaplar 55 E. Jackson B	n & Associates P.6	<b>C</b> .		
		Suite 650				
		Chicago, IL 606	04 Fax: (312)294-899	5		
		www.financialre				

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney** I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy

Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan Printed Name of Attorney

Address: 55 E. Jackson Blvd. Suite 650 Chicago, IL 60604 (312)294-8989

www.financialrelief.com

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Aaron M. Murdock Dana M. Murdock

Printed Name(s) of Debtor(s)

Case No. (if known)

Signature of Debto

nature of Joint Debtor (if any)

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# United States Bankruptcy Court Northern District of Illinois

In re	Aaron M. Murdock Dana M. Murdock		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	24
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and correct to t	he best of my
Date:	1/6/09	Haws Ar	Phurlech	
		Aaron M. Murdock Signature of Debtor	1 /	
Date:	1/6/09	Dana M. Murdock	lot	·

Signature of Debtor

American Express c/o NCO Financial Systems Inc. P.O. Box 15773 Wilmington, DE 19850-5773

American General Finance 20 N. Clark, Ste. 260 Chicago, IL 60602

Applied Bank\*
P.O. Box 310711
Boca Raton, FL 33431-0711

Applied Bank\*
P.O. Box 310711
Boca Raton, FL 33431-0711

Ascension Capital Group, Inc.\* P.O. Box 201347 Arlington, TX 76006

B-Real, LLC 2101 Fourth Ave. Ste. 1030 Seattle, WA 98121

Bachrach P.O. Box CN1003 Totowa, NJ 07511-1003

Bank of America\*
P.O. Box 15026
Wilmington, DE 19886-5726

Capital One Auto Finance 3905 Dallas Parkway Plano, TX 75093-7892

Capital One Bank\*
P.O. Box 30285
Salt Lake City, UT 84130-0285

Carson Pirie Scott\*
Retail Services
P.O. Box 15521
Wilmington, DE 19850-5521

Chase Bank\*
Cardmember Services
P.O. Box 15298
Wilmington, DE 19850-5298

Cingular Wireless P.O. Box 806055 Chicago, IL 60680-6055

Citi Cards\*
P.O. Box 142319
Irving, TX 75014-2319

Citibank (South Dakota), N.A. c/o Northland Group Inc. P.O. Box 390905 Minneapolis, MN 55439

Citizens Auto Finance One Citizens Drive Riverside, RI 02915-3000

Credit One Bank\*
P.O. Box 98873
Las Vegas, NV 89193

Credit One Bank\*
P.O. Box 98873
Las Vegas, NV 89193

ECast Settlement Corp P.O. Box 35480 Newark, NJ 07193

ECast Settlement Corp P.O. Box 35480 Newark, NJ 07193 ECast Settlement Corp P.O. Box 35480 Newark, NJ 07193

ECast Settlement Corp P.O. Box 35480 Newark, NJ 07193

Educational Credit Management Corp. 4001 Office Court Drive, Bldg 700 Santa Fe, NM 87505

Exxon/Mobile (Citibank SD N.A.) Credit Card Center P.O. Box 688940 Des Moines, IA 50368-8940

GE Money Bank\* Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076

Great Lakes Higher Education 2401 International Lane Madison, WI 53704

Home Depot\*
P.O. Box 689100
Des Moines, IA 50368-9100

Homecomings Financial Attn: Foreclosure Prevention 2711 N. Haskell Avenue, Ste. 900 Dallas, TX 75204

Homecomings Financial Attn: Foreclosure Prevention 2711 N. Haskell Avenue, Ste. 900 Dallas, TX 75204

Household Bank\*
HSBC Card Services
P.O. Box 80084
Salinas, CA 93912-0084

I.R.S.\*
P.O. Box 21125
Philadelphia, PA 19114

I.R.S.\*
P.O. Box 21125
Philadelphia, PA 19114

ISAC 1755 Lake Cook Rd. Deerfield, IL 60015-5209

Juniper\*
Card Services
P.O. Box 8801
Wilmington, DE 19899-8801

Kohl's\*
P.O. Box 3043
Milwaukee, WI 53201-3043

Marshall Fields/Macy's P.O. Box 689195 Des Moines, IA 50368-9195

Masseys 128 W. River Street Chippewa Falls, WI 54729

Merrick Bank\* Attn: Bankruptcy Dept. P.O. Box 9201 Old Bethpage, NY 11804

Orchard Bank\*
HSBC Card Services
P.O. Box 80084
Salinas, CA 93912-0084

Resurgent Capital Services P.O. Box 19111 Greenville, SC 29602-9111

Rogers & Hollands\* P.O. Box 879 Matteson, IL 60443

Rogers & Hollands\* P.O. Box 879 Matteson, IL 60443

Roundup Funding, LLC MS550 P.O. Box 91121 Seattle, WA 98111-9221

Roundup Funding, LLC MS550 P.O. Box 91121 Seattle, WA 98111-9221

Roundup Funding, LLC MS550 P.O. Box 91121 Seattle, WA 98111-9221

Sears Card\*
P.O. Box 6283
Sioux Falls, SD 57117-6283

Specialized Management Consultants

Tribute Card\*
P.O. Box 105555
Atlanta, GA 30348-5555

U.S. Dept. of Education\* Direct Loan Servicing Center P.O. Box 5609 Greenville, TX 75403-5609

US Cash IL, LLC D/B/A The Loan Machine 1909 87th Ave. Chicago, IL 60620 Walmart/GEMB\*
Attn: Bankruptcy Dept.
P.O. Box 103104
Roswell, GA 30076

Wells Fargo Financial\* P.O. Box 5943 Sioux Falls, SD 57117-5943

Wells Fargo Home Mortgage\* Attn: Bankruptcy Mail MAC# X7801-014, 3476 Stateview Blvd Fort Mill, SC 29715

Wells Fargo Home Mortgage\* Attn: Bankruptcy Mail MAC# X7801-014, 3476 Stateview Blvd Fort Mill, SC 29715